



Universal Equity Mortgage Corporation is a Florida based Mortgage Brokerage Firm that works directly with Consumers and Nationwide Mortgage Lenders. Here at Universal Equity Mortgage, we have a loan program to fit your needs. Because of this dedication, Universal Equity Mortgage has become one of the most reputable and outstanding Mortgage Brokerage Business in Florida. Our experienced staff is here to help answer all of your questions and address your concerns in a professional manner. So if it's either to purchase, refinance for Debt consolidation, or Home Improvement, Universal Equity will be there for your family.

Universal Equity Mortgage cares about the community and has developed a program for Dade County Employees and family called **Community Solutions**. That's why we offer those of you that give so much to others, this benefit package.

First time home Buyers & Existing home owners

1. No loan application fees.
2. No loan origination fees.
3. Underwriting fees waived. (certain restrictions apply)
4. Receive up to \$500.00 credit towards closing on new home purchases.
5. Free assistance in realtor placement services.
6. Free assistance in teacher next door home placement, which enables teachers to purchase homes at half the price of appraised value.

We also offer:

- 15 & 30 year fix rates
- 3/1, 5/1, 7/1 & 10/1 ARM
- 7/23 & 5/25 balloon
- First time home buyers
- No income verification
- Refinancing & Second Mortgages
- Bankruptcies & Questionable credit
- Many more packages to offer

For further information about the Community Solutions program or any other program please contact:

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